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PATENT  
Attorney Docket No. 66772-0017

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Yuri GALPERIN, et al ) Art Unit: 2161  
Application No. 09/942,983 ) Examiner: Unassigned  
Filed: August 30, 2001 )  
For: METHOD AND APPARATUS )  
FOR DETERMINING A )  
PREPAYMENT SCORE FOR AN )  
INDIVIDUAL APPLICANT )

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**REVOCATION OF ORIGINAL POWER OF ATTORNEY,  
GRANT OF NEW POWER OF ATTORNEY BY ASSIGNEE,  
AND CERTIFICATE UNDER 37 C.F.R. § 3.73(b)**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. §§1.36, 3.71 and 3.73(b), assignee, Marketswitch Corporation, hereby revokes all previous Powers of Attorney in the above patent application and hereby grants power of attorney to Stephen B. Parker, Registration No. 36,631, and the registered practitioners of Hogan & Hartson LLP, included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number:

**Customer Number: 24633**

**Please direct all inquiries to:**

**Stephen B. Parker  
Registration No. 36,631  
Telephone: (703) 610-6117  
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CERTIFICATE UNDER 37 C.F.R. §3.73(b)

Marketswitch Corporation, a Virginia corporation, certifies that it is:

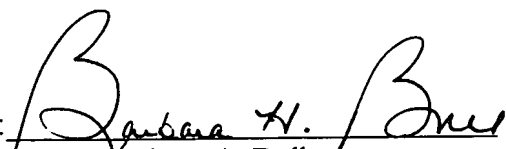
1. ☒ The assignee of the entire right, title, and interest; or
2. ☐ an assignee of an undivided part interest in the patent application identified above by virtue of

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012348, Frame 0558.

FROM	TO	REEL/FRAME NO.
Yuri Galperin, Vladimir Fishman and William Eginton	Marketswitch Corporation	012348/0558

The undersigned (whose title is supplied below) is empowered to sign this certificate on behalf of the Assignee.

Dated: June 30, 2002

By:   
Name: Barbara A. Bull  
Title: Vice President, Contracts & Administration